- (2) recognizes the achievements of the players, coaches, students, alumni, and support staff who were instrumental in helping Appalachian State University win the championship; and
- (3) directs the Secretary of the Senate to transmit a copy of this resolution to Appalachian State University Chancellor Kenneth Peacock and head coach Jerry Moore for appropriate display.

SENATE RESOLUTION 347—EX-PRESSING THE SENSE OF THE SENATE THAT LENDERS HOLD-ING MORTGAGES ON HOMES IN COMMUNITIES OF THEGULF COAST DEVASTATED BY HURRI-KATRINA AND CANES RITA SHOULD EXTEND CURRENT VOL-UNTARY MORTGAGE PAYMENT PERIODS FORBEARANCE AND NOT FORECLOSE ON PROPERTIES IN THOSE COMMUNITIES

Ms. LANDRIEU (for herself and Mr. VITTER) submitted the following resolution; which was submitted and read:
S. Res. 347

Whereas the Gulf Coast of the United States has experienced 1 of the worst hurricane seasons on record:

Whereas Hurricane Katrina and multiple levee breaks destroyed an estimated 275,000 homes in the Gulf Coast:

Whereas 20,664 businesses in the Gulf Coast sustained catastrophic damage from Hurricane Katrina and Hurricane Rita;

Whereas, according to the Bureau of Economic Analysis at the Department of Commerce, personal income has fallen more than 25 percent in Louisiana in the third quarter of 2005:

Whereas, in the time since Hurricanes Katrina, Rita, and Wilma, the Small Business Administration has only approved 20 percent of disaster loan applications for homeowners in the Gulf Coast and has a backlog of more than 176,000 applications for this assistance as of December 21, 2005:

Whereas, of the 20,741 homeowner disaster loan applications that have been approved in the Gulf Coast by the Small Business Administration, only 1,444 have been fully disbursed;

Whereas, in response to these circumstances, commercial banks, mortgage banks, credit unions, and other mortgage lenders voluntarily instituted 90-day loan forbearance periods after Hurricane Katrina and did not require home owners in the Gulf Coast to make mortgage payments until on or about December 1, 2005;

Whereas, after the termination of the 90-day forbearance period, many home and business owners have received notice from their lenders that they face foreclosure unless they make a lump sum balloon payment in the amount of the mortgage payments previously subject to forbearance; and

Whereas foreclosure on homes and businesses in the Gulf Coast will have a detrimental impact on the economy of the area, will deprive property owners of their equity at a time when they can least afford it, and will have a negative impact on lenders who will be holding properties that may not be readily marketable on the open market: Now, therefore, be it

Resolved, That it is the sense of the Senate that...

(1) Congress should act early in the second session of the 109th Congress to consider legislation to provide relief to homeowners in the Gulf Coast; and

(2) commercial banks, mortgage banks, credit unions, and other mortgage lenders should extend mortgage payment forbearance to March 31, 2006, in order to allow Congress the time to consider such legislation.

SENATE CONCURRENT RESOLUTION 74—CORRECTING THE ENROLLMENT OF H.R. 2863

Ms. CANTWELL submitted the following concurrent resolution; which was considered and agreed to:

S. CON. RES. 74

Resolved in the Senate (the House of Representatives Concurring), That, in the enrollment of the bill (H.R. 2863) making appropriations for the Departments of Defense for the fiscal year ending September 30, 2006, and for other purposes, the Clerk of the House of Representatives shall make the following corrections:

Strike Division C, the American Energy Independence and Security Act of 2005 and Division D, the Distribution of Revenues and Disaster Assistance.

SENATE CONCURRENT RESOLUTION 75—ENCOURAGING ALL AMERICANS TO INCREASE THEIR CHARITABLE GIVING, WITH THE GOAL OF INCREASING THE ANNUAL AMOUNT OF CHARITABLE GIVING IN THE UNITED STATES BY 1 PERCENT

Mr. SANTORUM (for himself and Mr. LIEBERMAN) submitted the following concurrent resolution; which was submitted and read:

S. CON. RES. 75

Whereas individual charitable giving rates among Americans have stagnated at $1.5\ \text{to}$ $2.2\ \text{percent}$ of aggregate individual income for the past $50\ \text{years}$; .

Whereas a 1 percent increase (from 2 percent to 3 percent) in charitable giving will generate over \$90,000,000,000 to charity; Whereas charitable giving is a significant source of funding for health, education, and welfare programs; and

Whereas a 1 percent increase in charitable giving would provide some of the funds that will allow the nation to meet our health, education and welfare goals. Now, therefore, be it

Resolved by the Senate (the House of Representatives concurring), That Congress encourages all Americans to increase their charitable giving, with the goal of increasing the annual amount of charitable giving in the United States by 1 percent.

AMENDMENTS SUBMITTED AND PROPOSED

SA 2691. Mr. CONRAD proposed an amendment to the bill S. 1932, to provide for reconciliation pursuant to section 202(a) of the concurrent resolution on the budget for fiscal year 2006 (H. Con. Res. 95).

SA 2692. Mr. FRIST (for Mrs. FEINSTEIN (for herself and Mr. BROWNBACK)) proposed an amendment to the bill S. 119, to provide for the protection of unaccompanied alien children, and for other purposes.

SA 2693. Mr. FRIST (for Mr. LUGAR) proposed an amendment to the bill S. 1315, to require a report on progress toward the Millen-

nium Development Goals, and for other purposes.

SA 2694. Mr. FRIST (for Mr. CRAIG (for himself and Mr. AKAKA)) proposed an amendment to the bill S. 1182, to amend title 38, United States Code, to improve health care for veterans, and for other purposes.

SA 2695. Mr. FRIST (for Mr. STEVENS) proposed an amendment to the bill H.R. 1400, to amend title 18, United States Code, to provide penalties for aiming laser pointers at airplanes, and for other purposes.

TEXT OF AMENDMENTS

SA 2691. Mr. CONRAD proposed an amendment to the bill S. 1932, to provide for reconciliation pursuant to section 202(a) of the concurrent resolution on the budget for fiscal year 2006 (H. Con. Res. 95); as follows:

In lieu of the matter proposed to be inserted by the House amendment, insert the following:

SECTION 1. SHORT TITLE.

This Act may be cited as the "Deficit Reduction Act of 2005".

SEC. 2. TABLE OF TITLES.

The table of titles is as follows:

TITLE I—AGRICULTURE PROVISIONS

TITLE II—HOUSING AND DEPOSIT INSURANCE PROVISIONS

TITLE III—DIGITAL TELEVISION TRANSITION AND PUBLIC SAFETY

TITLE IV—TRANSPORTATION PROVISIONS

TITLE V—MEDICARE

TITLE VI—MEDICAID AND SCHIP

TITLE VII—HUMAN RESOURCES AND OTHER PROVISIONS

TITLE VIII—EDUCATION AND PENSION BENEFIT PROVISIONS

TITLE IX—LIHEAP PROVISIONS
TITLE X—JUDICIARY RELATED
PROVISIONS

TITLE I—AGRICULTURE PROVISIONS SECTION 1001, SHORT TITLE.

This title may be cited as the "Agricultural Reconciliation Act of 2005".

Subtitle A—Commodity Programs SEC. 1101. NATIONAL DAIRY MARKET LOSS PAYMENTS.

(a) AMOUNT.—Section 1502(c) of the Farm Security and Rural Investment Act of 2002 (7 U.S.C. 7982(c)) is amended by striking paragraph (3) and inserting the following new paragraph:

"(3)(A) during the period beginning on the first day of the month the producers on a dairy farm enter into a contract under this section and ending on September 30, 2005, 45 percent;

"(B) during the period beginning on October 1, 2005, and ending on August 31, 2007, 34 percent; and

"(C) during the period beginning on September 1, 2007, 0 percent.".

(b) DURATION.—Section 1502 of the Farm Security and Rural Investment Act of 2002 (7 U.S.C. 7982) is amended by striking "2005" each place it appears in subsections (f) and (g)(1) and inserting "2007".

(c) CONFORMING AMENDMENTS.—Section 1502 of the Farm Security and Rural Investment Act of 2002 (7 U.S.C. 7982) is amended—